

Claims:

1. An automated method of authorizing a consumer purchase comprising the steps of:

- 5 receiving a first deposit transaction depositing funds within a first account;
determining a first credit limit associated with the first account wherein the first credit limit is based upon account information associated with the first account;
receiving a request for authorization of a purchase transaction associated with the first account;
10 authorizing the purchase transaction if funds within the first account plus the first credit limit are to sufficient to facilitate the purchase transaction;
determining a loan amount in response to an amount of the first credit limit utilized for said step of authorizing;
granting a loan in response to the loan amount;
15 receiving a subsequent deposit transaction having additional funds associated with the first account;
applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and
20 generating credit information indicative of the loan granting and loan repayment.

2. The method of claim 1 wherein the account information consists substantially only of

- 25 deposit transaction information,
purchase transaction information,
any loan granting and repayment information, and
any provided personal information indicative of a person associated with the first account
30 but does not include other financial information related to the person.

3. The method of claim 1 wherein the account information consists substantially only of

deposit transaction information and

personal information indicative of a person associated with the first account

5 but does not include other financial information related to the person.

4. The method of claim 1 wherein the account information consists substantially only of

deposit transaction information,

10 purchase transaction information, and

any loan granting and repayment information.

5. The method according to claim 1 wherein the loan repayment portion of the additional funds is a predetermined amount.

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6. The method according to claim 1 wherein the loan repayment portion of the additional funds is an amount greater than a predetermined minimum amount wherein the loan repayment porting is indicated by a person associated with the first account.

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7. The method according to claim 1 further comprising the steps of:

determining a second credit limit amount associated with a second account substantially independent of the first account in response to the credit information;

25 receiving a request for authorization of a second purchase transaction associated with the second account; and

authorizing the second purchase transaction if the second credit limit amount is sufficient to facilitate the second purchase transaction.

8. The method according to claim 1 wherein the preceding steps are performed by a first financial institution and the subsequent steps are performed by a second financial institution substantially independent of the first financial institution, the method at the second financial institution comprising the steps of:

5 determining a second credit limit amount associated with a second account substantially independent of the first account in response to the credit information received from the first financial institution;

receiving a request for authorization of a second purchase transaction associated with the second account; and

10 authorizing the second purchase transaction if the second credit limit amount is sufficient to facilitate the second purchase transaction.

9. The method according to claim 1 further comprising the steps of:

15 receiving a plurality of deposit transactions depositing funds into the first account;

authorizing each of a plurality of purchase transactions if funds within the first account are sufficient to facilitate each of the plurality of purchase transactions; and

including the plurality of deposit transactions and purchase transactions in the account information; wherein

20 said step of determining the first credit limit determines the first credit limit to be substantially zero upon reception of the first deposit transaction and increases the limit in response to the account information of said step of including.

10. The method according to claim 9 wherein at least a portion of the transactions of said steps of receiving the plurality of deposit transactions and authorizing the plurality of purchase transactions are anonymous, without identification of a person associated with the first account, and the method further comprises the step of:

5 receiving personal information identifying the person associated with the first account wherein

said step of determining the first credit limit includes account information from the plurality of anonymous deposit and purchase transactions in the determination of the first credit limit.

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11. The method according to claim 10 wherein the anonymous deposit transactions include cash deposits received at an automated currency processor using a card having information identifying the first account but not the person, and the anonymous purchase transactions are facilitated by the card having the information identifying the first account but not the person.

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12. The method according to claim 10 wherein said step of determining the first credit limit determines the first credit limit to be zero prior to said step of receiving the personal information.

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13. The method according to claim 12 further comprising the steps of validating that the anonymous deposit and purchase transactions where caused by the person associated with the first account, wherein

said step of determining the first credit limit is further responsive to said step of validating.

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14. The method according to claim 13 wherein said step of validating further comprises the steps of:

determining an anonymous profile for the deposit and purchase transactions occurring prior to said step receiving personal information;

5 determining a non-anonymous profile for the deposit and purchase transactions occurring subsequent to said step receiving personal information; and

determination a degree of similarity between the anonymous and non-anonymous profiles.

10 15. The method according to claim 13 wherein said step of validating further comprises the steps of:

determining an anonymous biological identification of an anonymous person causing deposit and purchase transactions occurring prior to said step receiving personal information;

15 determining a non-anonymous biological identification of a non-anonymous person causing deposit and purchase transactions occurring subsequent to said step receiving personal information; and

determination a degree of similarity between the anonymous and non-anonymous biological identifications.

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16. The method according to claim 1 wherein at least a portion of the loan granting and repayment are anonymous, without identification of a person associated with the first account, and the method further comprises the step of

25 receiving personal information identifying a person associated with the first account wherein

said step of generating credit information includes anonymous loan and loan repayment information occurring prior to said step receiving personal information.

17. An automated method of authorizing a purchase transaction comprising the steps of:

receiving a plurality of deposits of funds associated with an account;

receiving a request for authorization of a purchase transaction associated

5 with the account from a point of sale; and

authorizing the purchase transaction if the account has sufficient funds to facilitate the purchase transaction; or

authorizing the purchase transaction

10 if the account has insufficient funds to facilitate the purchase transaction, and upon

determining that the plurality of deposits satisfy a predetermined criterion; or

otherwise not authorizing the purchase transaction.

15 18. The method according to claim 17 wherein a person is associated with the account and the method further comprises the step of

receiving additional information indicative of the person, wherein

20 said step of determining that the plurality of deposits satisfies the predetermined criterion further comprises the step of evaluating the additional information.

19. The method according to claim 18 further comprising the steps of:

granting a loan associated with the account in response to said step of determining that the plurality of deposits satisfy a predetermined criterion; and

25 providing financial information regarding the granting of the loan to a financial institution substantially unrelated to said step of determining that the plurality of deposits satisfy the predetermined criterion.

20. The method according to claim 18 further comprising the steps of:

granting a loan associated with the account in response to said step of determining that the plurality of deposits satisfy a predetermined criterion;

5 receiving a subsequent deposit associated with the account subsequent to said step of granting the loan;

applying at least a portion of the subsequent deposit to at least partial repayment of the loan; and

10 providing financial information regarding the granting of the loan a financial institution substantially unrelated to said step of determining that the plurality of deposits satisfy the predetermined criterion.

21. The method according to claim 20 wherein said step of receiving the plurality of deposits further comprises the steps of:

15 receiving at least an anonymous initial deposit of the plurality of deposits of funds associated with the account prior to said step of receiving additional information indicative of the person; and

receiving at least a non-anonymous subsequent deposit of the plurality of deposits of funds associated with the account subsequent to said step of receiving additional information indicative of the person, wherein

20 said step of determining that the plurality of deposits satisfies the predetermined criterion evaluates both the anonymous initial deposit and the non-anonymous subsequent deposit.

22. The method according to claim 21 further comprising the step of
authorizing at least one prior purchase transaction from at least one prior
point of sale prior to said step of receiving additional credit information indicative of
the person wherein the point of sale and the prior point of sale each have at least
5 one distinguishing characteristic and further wherein

said step of determining that the plurality of deposits satisfies the
predetermined criterion further includes the step of

determining a correspondence between the at least one distinguishing
characteristic of the point of sale and the prior point of sale.

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23. The method according to claim 17 wherein a person is associated with the
account and the person has a biological identification trait indicative of the person
and further wherein

said step of receiving a plurality of deposits further includes the step of
15 receiving a biological identification signal indicative of a person causing each
deposit,

said step of receiving the request for authorization further includes the step of
receiving a biological identification signal indicative of a person causing each
request for authorization, and

20 said step of determining further determines that each of the biological
identification signals substantially match prior to authorizing the transaction.

24. The method according to claim 23 wherein the person providing substantially
matching biological identification signals is anonymous and substantially no
25 additional personal information is used to authorize the purchase transaction if the
account has insufficient funds.

25. The method according to claim 17 wherein the plurality of deposits consist
substantially only of cash deposits received at an automated currency processor.

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26. The method according to claim 17 wherein the plurality of deposits include deposits from an employer of a person associated with the account.

27. The method according to claim 17 wherein the plurality of deposits include
5 deposits from an employer of a person associated with the account and cash deposits received at an automated currency processor.

28. The method according to claim 17 wherein said step of receiving the plurality of deposits further includes:

10 receiving cash deposits received at an automated currency processor
reading identification information from an account card at the automated currency processor; and
associating the cash deposit with the account in response thereto, and further wherein said step of receiving the request for authorization further includes the steps
15 of:
reading identification information from the account card at the point of sale;
and
associating the purchase transaction with the account in response thereto.

20 29. The method according to claim 28 wherein no person information is associated with the account card.

30. The method according to claim 28 wherein personal information indicative of a person is associated with the account card but no substantial steps are taken to
25 validate the personal information.

31. The method according to claim 17 wherein at least a portion of the plurality of deposits are regularly received from a transferring entity and said step of determining that the plurality of deposits satisfies the predetermined criterion further
30 comprises the step of analyzing a viability of the transferring entity to facilitate a deposit at a next expected regularly received deposit.

32. The method according to claim 17 wherein said step of determining that the plurality of deposits satisfies the predetermined criterion includes determining a number, frequency and magnitude of the deposits.

5 33. The method according to claim 17 wherein said step of determining that the plurality of deposits satisfies the predetermined criterion further comprises the step of determining a classification for the point of sale.

10 34. The method according to claim 17 wherein said step of determining that the plurality of deposits satisfies the predetermined criterion further comprises the steps of:

determining prior classifications based upon prior points of sale;

determining a current classification for the point of sale; and

15 comparing the classification with the prior classifications, wherein the transaction is authorized in response to a current degree of a similarity there between.

20 35. The method according to claim 17 wherein a person is associated with the card and additional credit information is provided by the person, and said step of determining that the plurality of deposits satisfies the predetermined criterion further comprises the step of evaluating the additional credit information.

36. A method of determining a credit limit comprising the steps of:
receiving a plurality of deposits associated with an account;
determining a number, frequency and magnitude of the deposits; and
assigning a credit limit for the account in response to said step of determining.

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37. The method according to claim 36 wherein at least a portion of the plurality of deposits are cash deposits received at an automated currency processing device.

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38. The method according to claim 36 further comprising the steps of:
determining a credit rating in response to said step of determining; and
providing the credit rating to a financial institution substantially unrelated to said step of assigning.

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39. The method according to claim 36 further comprising the steps of:
granting a loan associated with the account on the basis of the assigned credit limit; and
providing information regarding the granting of the loan to a financial institution substantially unrelated to said steps of assigning and granting.

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40. The method according to claim 36 further comprising the steps of:
granting a loan associated with the account on the basis of the assigned credit limit;

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receiving a subsequent deposit associated with the account subsequent to said step of granting the loan;
applying at least a portion of the subsequent deposit to at least partial repayment of the loan; and
providing information regarding the at least partial repayment of the loan to a financial institution substantially unrelated to said steps of assigning and granting.

41. The method according to claim 36 wherein at least a portion of the plurality of deposits are regularly received from a transferring entity and the method further comprises the step of

analyzing a viability of the transferring entity at a next expected regular
5 deposit, and wherein
said step assigning assigns the credit limit further in response to said step of analyzing.

42. The method according to claim 36 further comprising the steps of:

10 receiving a purchase transaction authorization request associated with the account from a point of sale; and
determining at least one characteristic associated with the point of sale,
wherein
said step assigning adjusts the credit limit in response to the characteristic.

15 43. The method according to claim 36 wherein at least one deposit of the plurality of deposits an anonymous deposit, received without having received identification of a person associated with the account, and the method further comprises the step of

receiving personal information identifying the person associated with the
20 account wherein
said step of assigning further assigns the credit limit in response to the at least one anonymous deposit.

44. The method according to claim 43 further comprising the step of

25 validating that the anonymous deposit was substantially likely received from the person associated with the account, wherein
said step assigning only uses the at least one anonymous deposit in assigning the credit limit in response to said step of validating.

45. The method according to claim 44 wherein said step of validating further comprises the steps of:

determining an anonymous profile for the at least one anonymous deposit;
and

5 determining a non-anonymous profile for deposits received subsequent to said step receiving personal information,

wherein the at least one anonymous deposit is validated in response to a substantial similarity between the anonymous and non-anonymous profiles.

10 46. The method according to claim 44 wherein said step of validating further comprises the steps of:

determining an anonymous biological identification of an anonymous person causing the at least one anonymous deposit; and

determining a non-anonymous biological identification of a non-anonymous
15 person causing deposits received subsequent to said step receiving personal information,

wherein the at least one anonymous deposit is validated in response to a substantial similarity between the anonymous and non-anonymous biological identifications.

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47. A method of determining a credit limit for an account comprising the steps of:
receiving a plurality of transaction requests having transaction information
related to characteristics of each of a plurality of points of sale associated with the
account;

5 authorizing each transaction request in response to sufficient funds being
associated with the account;

associating a quality factor to each of the plurality of points of sale in
response to the characteristics; and

10 assigning the credit limit for the account in response to the quality factors of
each of the plurality of points of sale.

48. The method according to claim 47 further comprising the steps of:
assigning a credit risk factor for the account in response to the quality factors
of each of the plurality of points of sale; and

15 providing the credit risk factor to a financial institution substantially unrelated
to said step of assigning.

49. The method according to claim 47 further comprising the steps of:
receiving a plurality of deposits associated with the account; and
20 determining a number, frequency and magnitude of the deposits; wherein
said step of assigning further assigns the credit limit for the account in
response to said step of determining.

50. The method according to claim 47 further comprising the steps of:

25 granting a loan associated with the account in response to one of the plurality
or transaction requests being from one of the plurality of points of sale and further in
response to insufficient funds being associated with the account and on the basis of
the credit limit;

30 authorizing the transaction in response to said step of granting the loan; and
providing information regarding the granting of the loan to a financial
institution substantially unrelated to said steps of assigning and granting.

51. The method according to claim 47 wherein at least one of the plurality of transaction requests is an anonymous transaction, received without having received identification of a person associated with the account, and the method further comprises the step of

5 receiving personal information identifying the person associated with the account wherein

said step of assigning further assigns the credit limit in response to the at least one anonymous transaction.

10 52. The method according to claim 51 further comprising the step of

validating that the at least one anonymous transaction was substantially likely received from the person associated with the account, wherein

said step assigning only uses the at least one anonymous transaction for assigning the credit limit in response to said step of validating.

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53. The method according to claim 52 wherein said step of validating further comprises the steps of:

determining an anonymous profile for the at least one anonymous transaction;

20 determining a non-anonymous profile for transactions received subsequent to said step receiving personal information; and

wherein the at least one anonymous transaction is validated in response to a substantial similarity between the anonymous and non-anonymous profiles.

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54. The method according to claim 52 wherein said step of validating further comprises the steps of:

determining an anonymous biological identification of an anonymous person causing the at least one anonymous transaction;

5 determining a non-anonymous biological identification of a non-anonymous person causing transactions received subsequent to said step receiving personal information; and

10 wherein the at least one anonymous transaction is validated in response to a substantial similarity between the anonymous and non-anonymous biological identifications.

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